



MY PATH TO  
*Home*

THIS JOURNAL GIVEN TO

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ON THIS DATE

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FROM



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# Welcome

to your home buying journey. A home is much more than a physical shelter. It is a place where family gathers and memories are made. A home symbolizes stability, safety, and security for today as well as future generations.

Although becoming a homeowner is no easy feat, it is one well worth the effort. It is a process that takes dedication and persistence. If you have received this journal, then you are already on your way. We hope you find this journal useful as you walk through the process of buying or building your home.

 BELIEVE IN YOURSELF! 



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## SECTION 1

# Vision

Starting your homeownership journey is an exciting opportunity and takes a lot of work and commitment. This section allows you to begin to visualize your future home. Take some time to reflect and write.

*What is your vision of your future home? What does it look like?*

Draw your vision. Challenge yourself to not only dream big but dream better. You can always come back to this page throughout your journey and add to it, so you don't feel like you have to fill it out all at once.



# emotions

Circle the emotions that describe how you feel towards becoming a homeowner. If an emotion is missing, please add it.



PRIDE

MOTIVATED

EAGER

JOY

CONFIDENT

VULNERABLE

SECURE

FEAR

RENEWED

HOPEFUL

ANXIETY

SCARED

THRILLED

ACCOMPLISHED

STRESS

IMPATIENT

BRAVE

GRATEFUL

HAPPINESS

FOCUSED

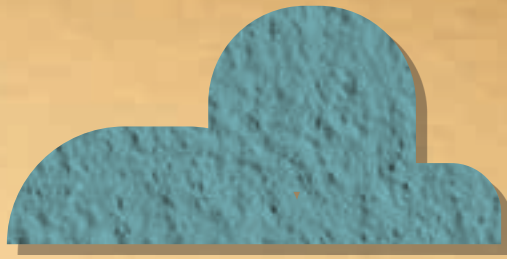
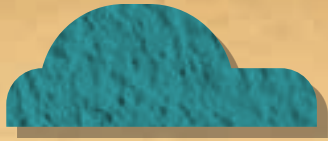
NERVOUS

EXCITEMENT

FRUSTRATED


THANKFUL



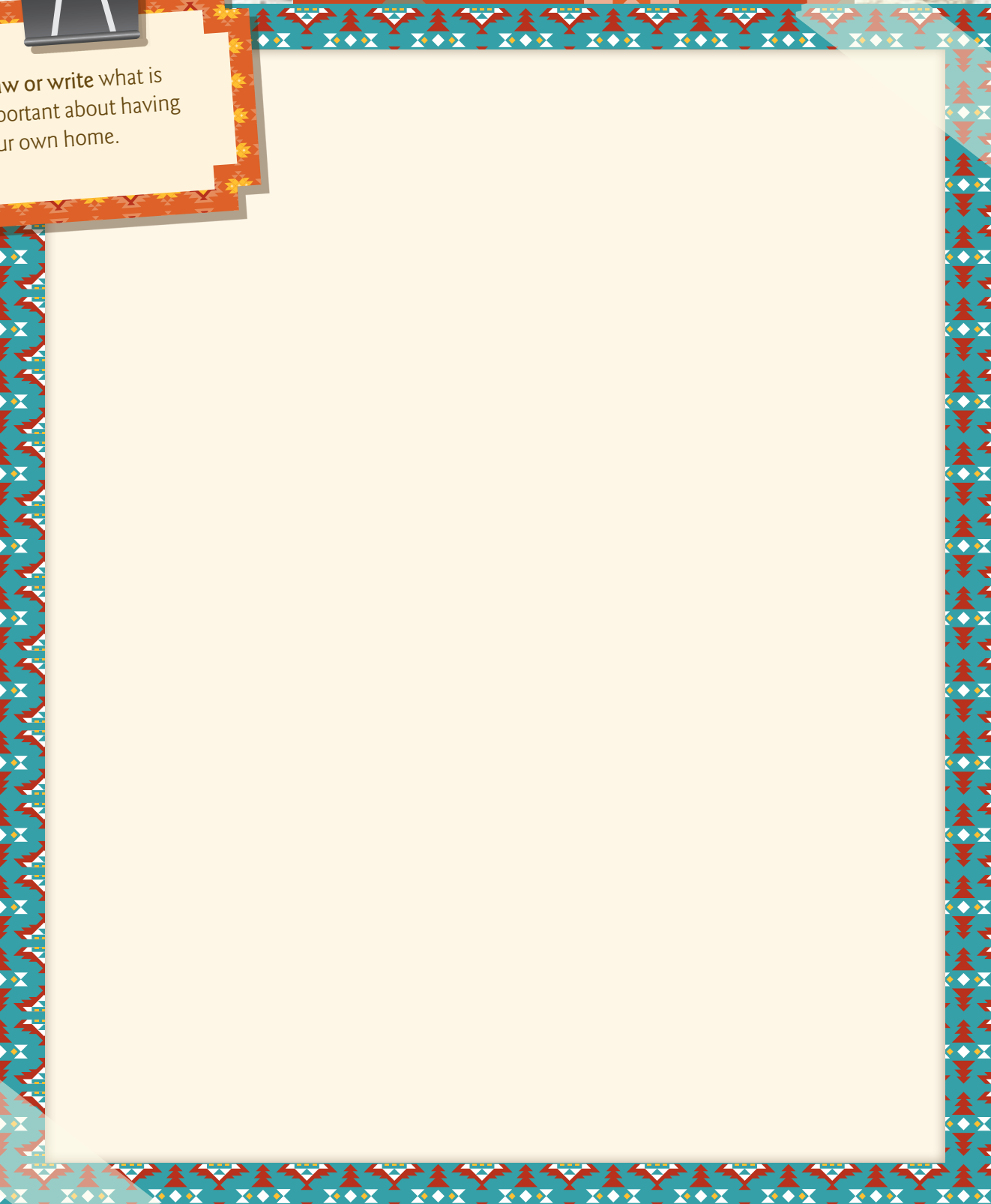



*Now write down how you are feeling about becoming a homeowner.*





Draw or write what is important about having your own home.

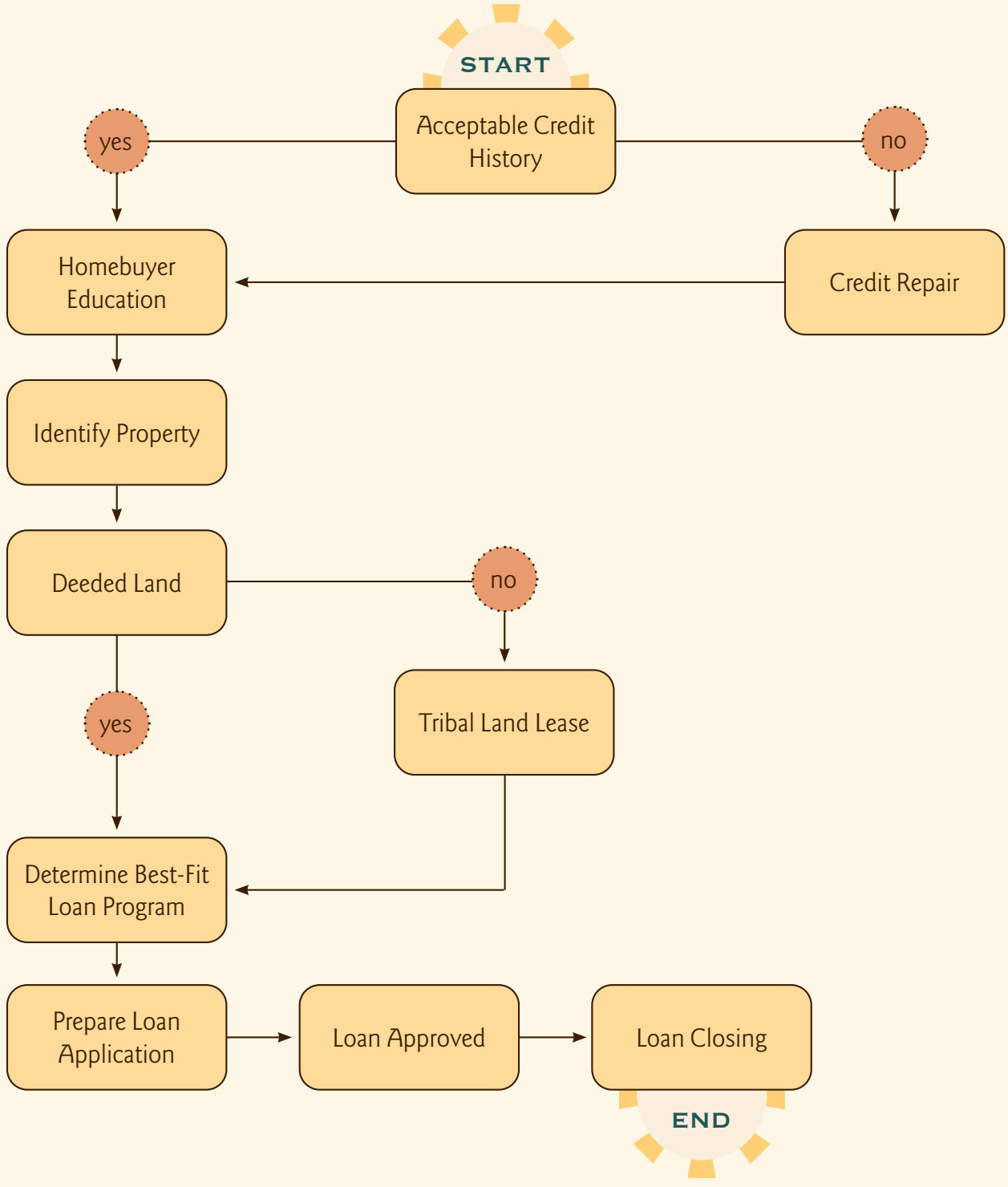




Draw or write what it will take to get you started toward homeownership.

# YOUR PATHWAY TO HOMEOWNERSHIP

Below is a flowchart showing what steps you need to take toward homeownership. If you need more information, contact your local lender, community development financial institution (CDFI), or housing entity.





SECTION 2

Values



“Home is the starting place of love,  
hope and dreams.”

-Unknown

# values

Values are things that are important to you and show up in how you make choices personally and professionally. Spend some time identifying values that you feel are important to you. Here are some examples of values.

FINANCES

SKILLS

DRIVE

STABILITY

SELF-DISCIPLINE

LEARNING

FAMILY

SELF-CONTROL

TRADITIONS

ACCOUNTABILITY

GENEROSITY

RESPONSIBILITY

ADAPTING

SUPPORT

FAITH

DILIGENCE

FREEDOM

INTEGRITY

SACRIFICE

CONNECTION

CREATIVENESS

WILLINGNESS

SAFETY

TRUST

RISK

DEDICATION



*Identify your top five values that will help you achieve your vision of homeownership.*

1.

2.

3.

4.

5.



*How can these values help with your homeownership vision?*



*What values can help you be motivated and focused on homeownership?*

Lined writing area for the worksheet, consisting of ten horizontal blue lines.







## SECTION 3

# Goals

This section of your journal will support you in identifying goals and action steps that will lead you toward homeownership.

“Home sweet home.”

*-Unknown*

# S.m.a.r.t.

When creating a goal, whether short or long-term, you want to make sure that it is a S.M.A.R.T. goal. As you are creating your goals, you want to ask yourself these questions. Using the S.M.A.R.T. questions will help you to define and organize your goals.

**S** — Specific: What will be accomplished?

**M** — Measurable: What information will measure the goal?

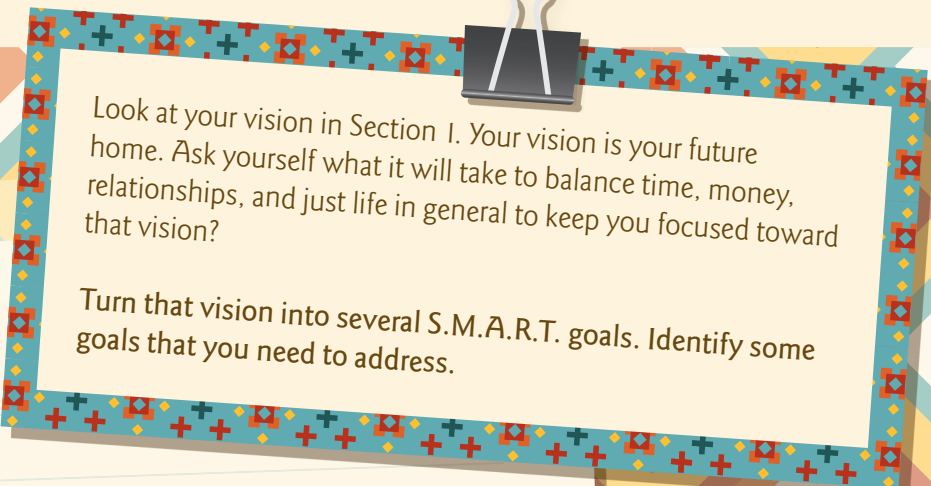
**A** — Achievable: Is the goal doable?

**R** — Relevant: Is the goal important?

**T** — Timebound: What is my timeframe to complete the goal?

**Non-S.M.A.R.T. example:** *I want to get approved for a loan.*

**S.M.A.R.T. example:** *I will revise my budget and reduce my debt by 30% by the end of the quarter so that I can improve my debt-to-income ratio, which will lead to getting approved for a loan.*



Look at your vision in Section I. Your vision is your future home. Ask yourself what it will take to balance time, money, relationships, and just life in general to keep you focused toward that vision?

Turn that vision into several S.M.A.R.T. goals. Identify some goals that you need to address.

Make sure the goals you identified are specific, measurable, achievable, relevant, and time-bound. This takes practice; however, by being clear and specific with your goals it will help you in reaching them. As you identify your goals, you will want to break them down into action steps.



### EXAMPLE

#### S.M.A.R.T Goal:

I will buy a home by 2021.


#### My action steps are:

1. Cut my luxury spending.
2. Put away \$500/month for a \$6,000 down payment.
3. Find subsidies from my tribe or a matched savings program by the end of the month.
4. Improve my credit to get the best interest rate by the next quarter.
5. Wait for the next recession and buy my home for less.

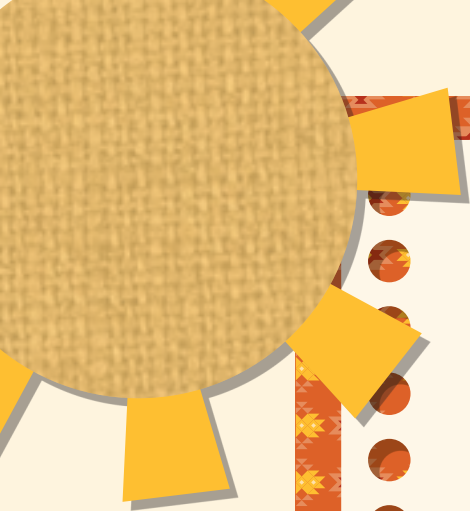
Once you establish your action steps, ask yourself:

*What challenges do I need to consider? How can I address these challenges?*

*How does it feel to see progress being made toward this goal or it being completed?*



Now, let's transform some of the goals you've identified into action steps!



# my S.m.a.R.t. goal

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## ACTION STEPS

## COMPLETED BY

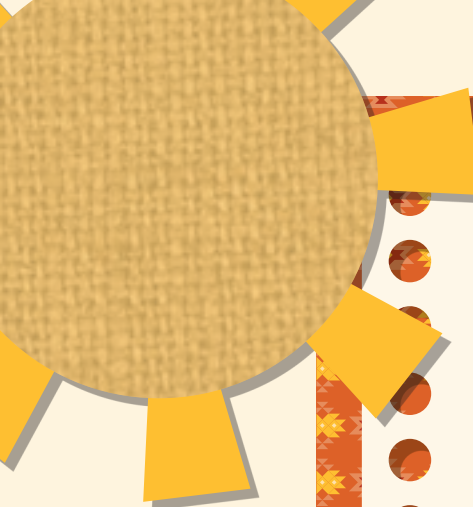
1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

*What challenges do I need to consider? How can I address these challenges?* \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*How does it feel to see progress being made toward this goal or it being completed?* \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_



# my S.m.a.R.t. goal

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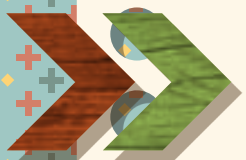
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## ACTION STEPS

## COMPLETED BY

- 1.
- 2.
- 3.
- 4.



*What challenges do I need to consider? How can I address these challenges?*

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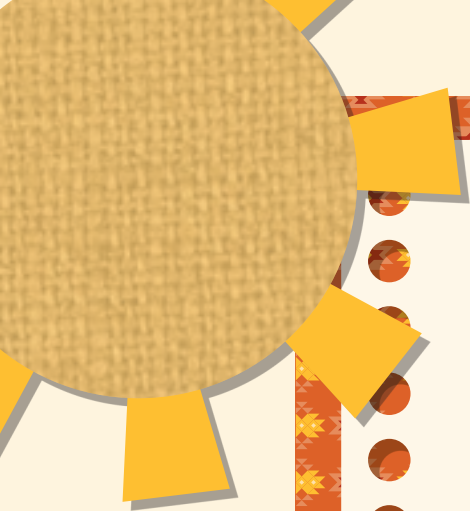
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*How does it feel to see progress being made toward this goal or it being completed?*

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# my S.m.a.R.t. goal

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## ACTION STEPS

- 1.
- 2.
- 3.
- 4.

## COMPLETED BY

*What challenges do I need to consider? How can I address these challenges?*

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*How does it feel to see progress being made toward this goal or it being completed?*

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SECTION 4


Budget

“If the plan doesn’t work, change the plan.  
Never the goal.”


*-Unknown*



# new budget




Getting a new home is very exciting and also comes with a lot of responsibilities. If you have been renting and this is your first home, you need to consider other expenses that come along with being a homeowner. As a new homeowner, it is highly recommended that you put aside savings for unforeseen expenses such as roof repair, plumbing, appliances, or anything that will be needed to keep your home in good shape.



On the following page is a budget template that includes anticipated homeownership expenses for you and your family to complete. Once you create your budget, track your expenses for the month to find out if you're on track. You can use the additional copies of this template to keep tracking your spending and ensure you are staying within your budget.

You can also download an Excel version of this budget at [www.vertex42.com/ExcelTemplates/personal-monthly-budget](http://www.vertex42.com/ExcelTemplates/personal-monthly-budget).





INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

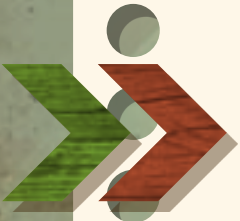
ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>



# reflections

*What changes did you notice from your previous budget?*

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*What surprised you about the new and additional costs to your budget?*

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*What do you and your family need to do to meet your new budget?*

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*What can you discuss with your family to help reach your family goals ?*

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*How can you communicate this with family and friends?*

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*What conversations do you need to have with family to help you move toward your budget goals?*

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*Who needs to be on board to support your budgetary goals? (Think about friends and family who depend on you for financial support.)*

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## TIPS

1. Check daily expenses like wants vs. needs.
2. Make sure you have your insurance and taxes covered.
3. Keep your savings pot for wear and tear costs for your home (windows, water heater, roof, paint, outdoor maintenance, etc...).
4. Revisit your budget (once a month/quarterly) to make sure you are on track.
5. Keep in mind when things come up like school, birthdays, travel, ceremony, or vacations.
6. Shop around for services or appliances before purchasing to help with costs.
7. Do not take out any new credit.
8. Watch who is pulling your credit report.

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
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Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
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Pow-Wow			
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Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>



INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

INCOME	BUDGET	ACTUAL	DIFFERENCE
Income 1			
Income 2			
Side Jobs			
Child Support/Alimony			
Refunds/Reimbursements			
Transfer from Savings			
Gifts Received			
Other			
<b>Total INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOME EXPENSES	BUDGET	ACTUAL	DIFFERENCE
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
<b>Total HOME EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs/Maintenance			
Registration/License			
Other			
<b>Total TRANSPORTATION</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HEALTH	BUDGET	ACTUAL	DIFFERENCE
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Life Insurance			
Gym Membership			
Veterinarian/Pet Care			
Other			
<b>Total HEALTH</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

CHARITY/GIFTS	BUDGET	ACTUAL	DIFFERENCE
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
<b>Total CHARITY/GIFTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SUBSCRIPTIONS	BUDGET	ACTUAL	DIFFERENCE
Newspaper/Magazines			
Kitboxes (clothing,music,food)			
On-line Memberships			
Other			
<b>Total SUBSCRIPTIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

DAILY LIVING	BUDGET	ACTUAL	DIFFERENCE
Child Care			
Groceries			
Cleaning/Personal Supplies			
Pet Food/Supplies			
Clothing			
Dining/Eating Out			
Salon/Barber			
Education/Lessons			
Other			
<b>Total DAILY LIVING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
Gambling/Casino			
Pow-Wow			
Vacation/Travel			
Games			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Other			
<b>Total ENTERTAINMENT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

SAVINGS	BUDGET	ACTUAL	DIFFERENCE
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Home Down Payment (fees, closing costs, etc...)			
<b>Total SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OBLIGATIONS	BUDGET	ACTUAL	DIFFERENCE
Student Loan			
Bank Loan(s)			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
<b>Total OBLIGATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
Bank Fees			
Postage			
HOA Fees			
Check Cashing Fees			
<b>Total MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

BUDGET SUMMARY	BUDGET	ACTUAL	DIFFERENCE
Total Income			
Total Expenses			
<b>NET</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>



## SECTION 5

# Logs

This section will help you keep track of your meetings with the partners involved in the homeownership process (lenders, housing counselor, contractors, etc.). You can track time spent with who and also keep track of the next steps. You can come back to these pages to reflect on who else you may need to meet with.


















“New home. New Adventures. New Memories.”

*-Unknown*



# my meeting logs



	DATE	TIME	PURPOSE OF MEETING	WITH WHO	NEXT STEPS
	10/2	11:00	Working on a credit report	Ana C. with TVCDC	1. Call creditors A & B 2. Set up the next meeting with Ana
					
					
					
					
					
					
					
					
					
					
					
					
					



DATE

TIME

PURPOSE OF MEETING

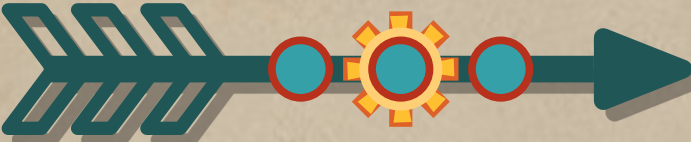
WITH WHO

NEXT STEPS

DATE	TIME	PURPOSE OF MEETING	WITH WHO	NEXT STEPS



●	DATE	TIME	PURPOSE OF MEETING	WITH WHO	NEXT STEPS
●					
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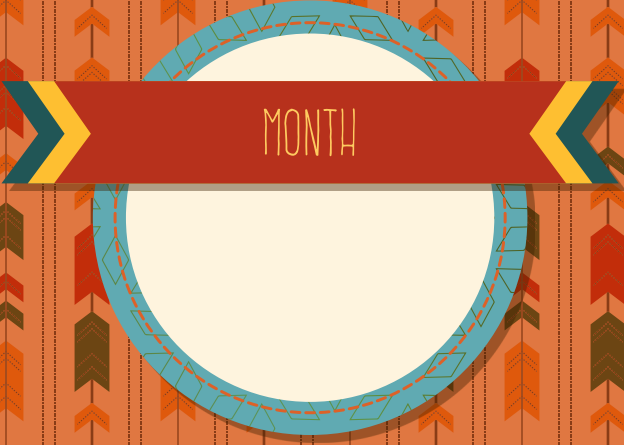
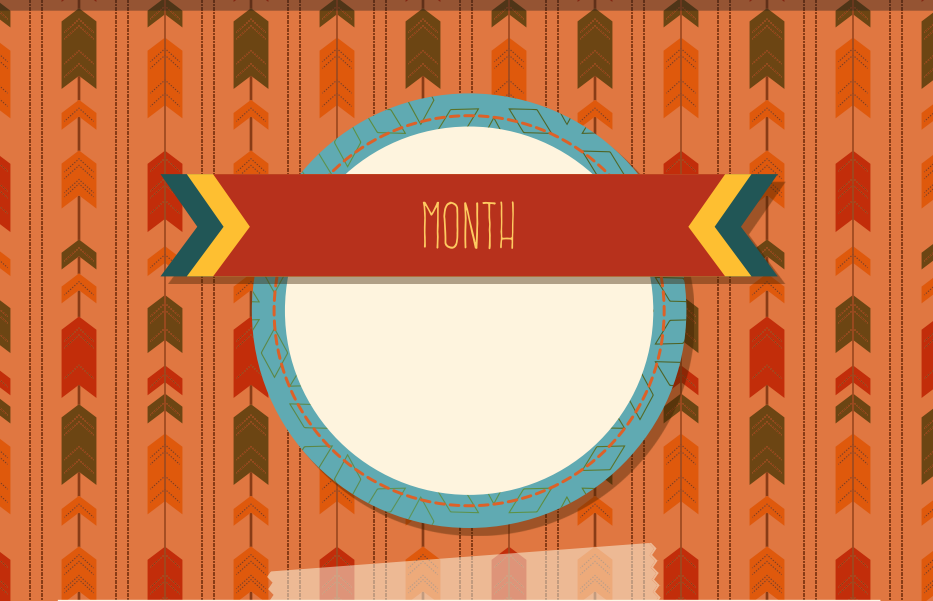
## SECTION 6

# Calendars

The homeownership process can take anywhere from six months to three years. There are a lot of moving parts, people you need to talk with, and financial shifts that will happen within this time frame. Keep in mind it all takes time, but is worth it! Create a visual timeline for yourself. Be creative and draw or use the following calendars to keep track of your timeline to get your dream home.

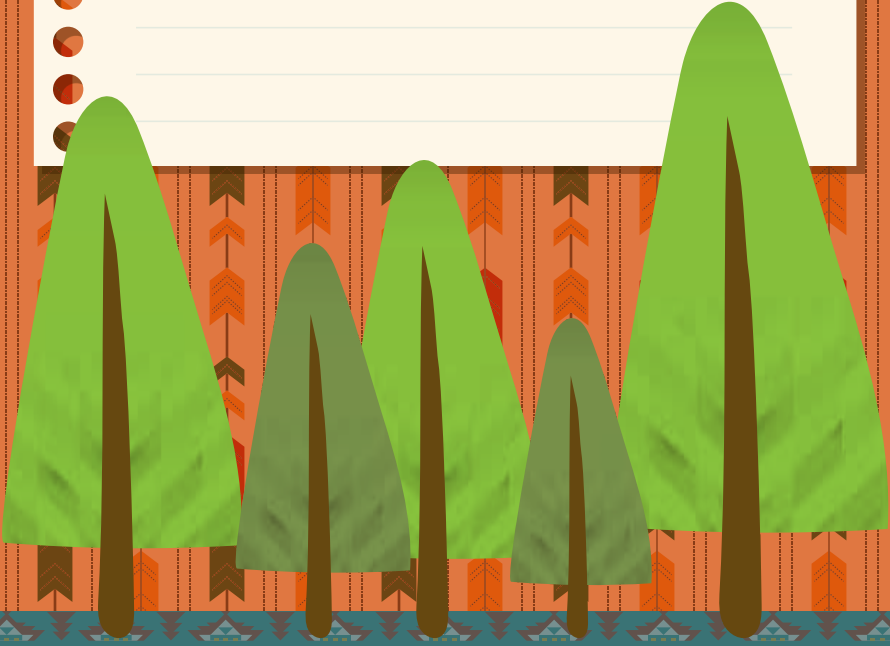
“A house holds our stuff. A home holds our hearts.”

-Unknown



g o a l s

Lined writing area with a hole-punch on the left side.



SUNDAY	MONDAY



TUESDAY

WEDNESDAY

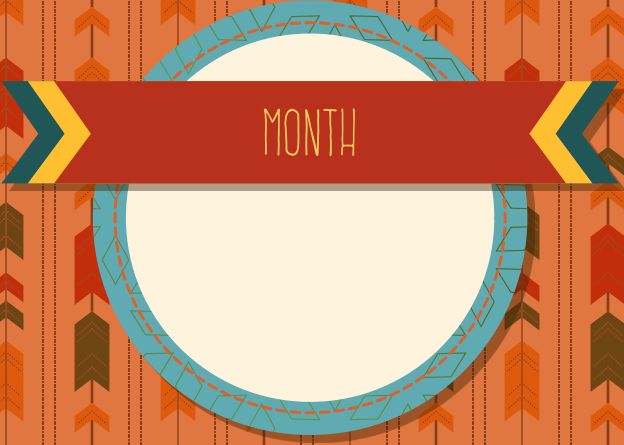
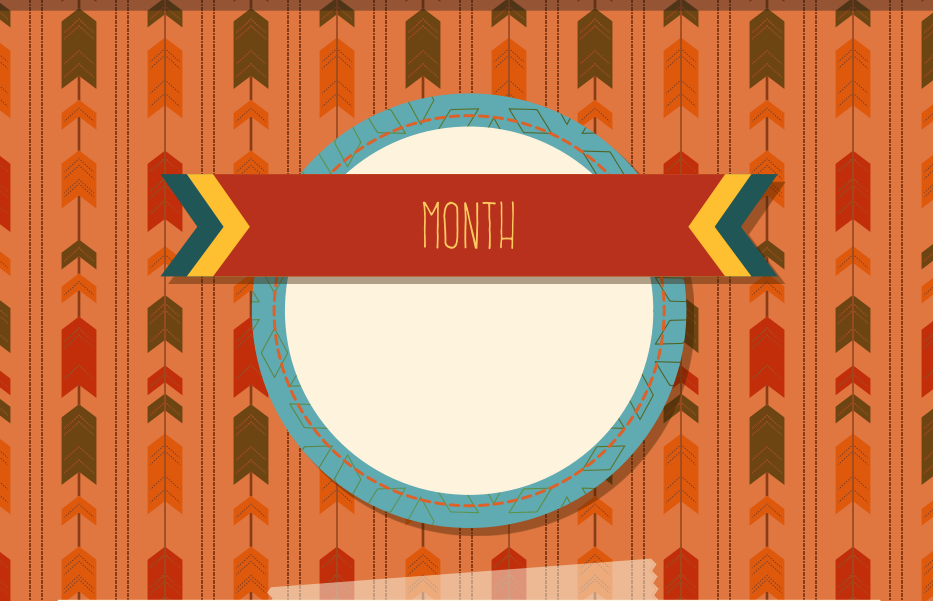
THURSDAY

FRIDAY

SATURDAY

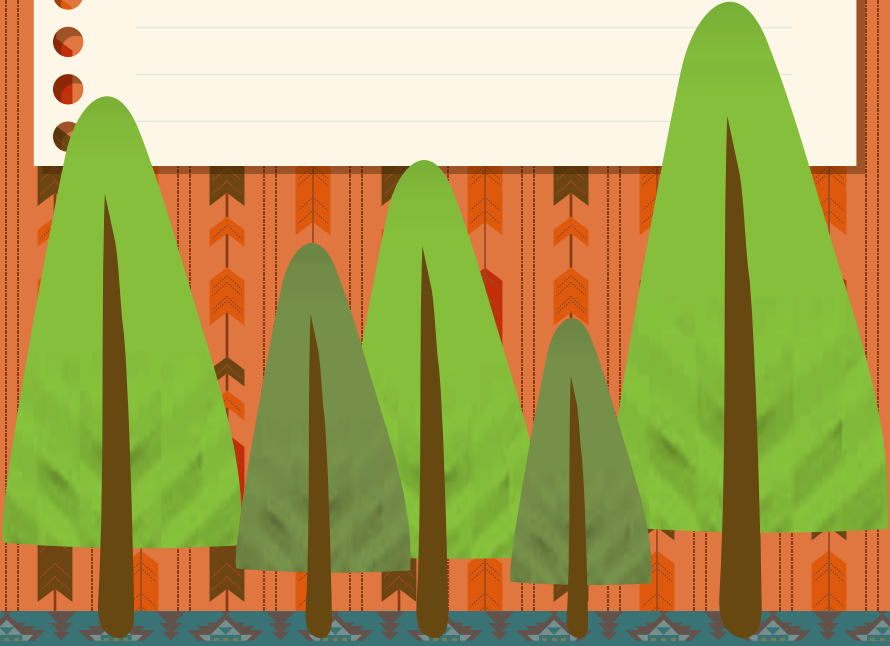
TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY





g o a l s

Lined writing area for goals.



SUNDAY	MONDAY





TUESDAY

WEDNESDAY

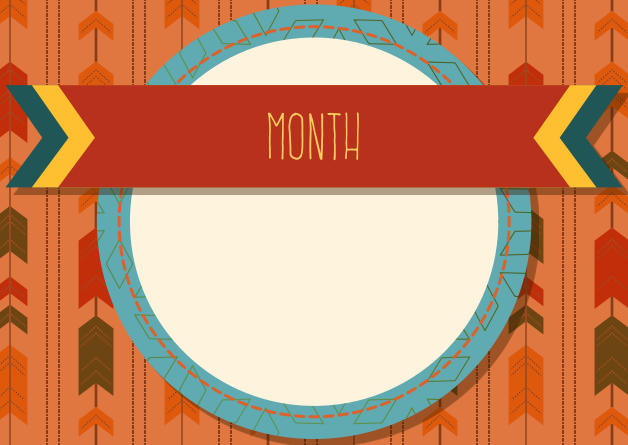
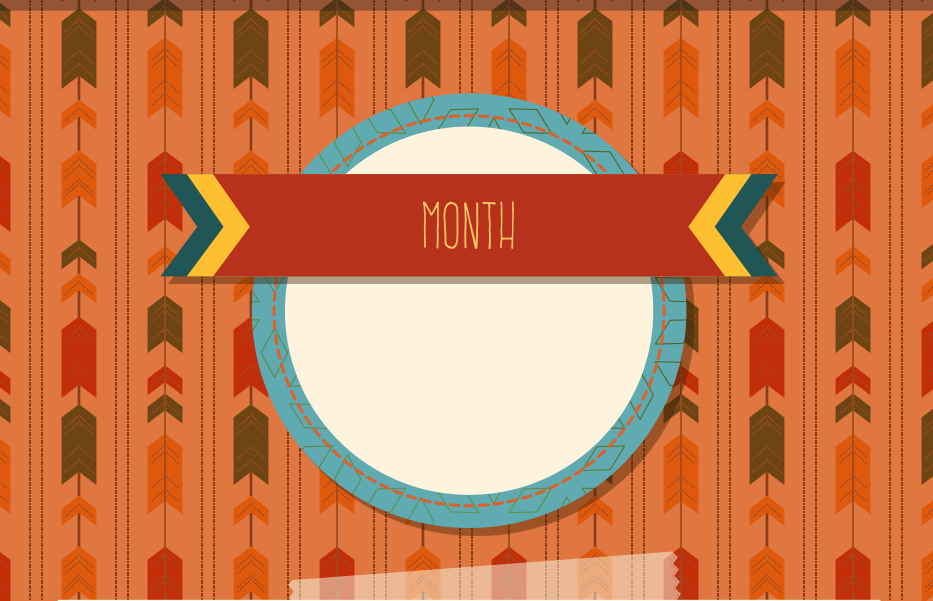
THURSDAY

FRIDAY

SATURDAY

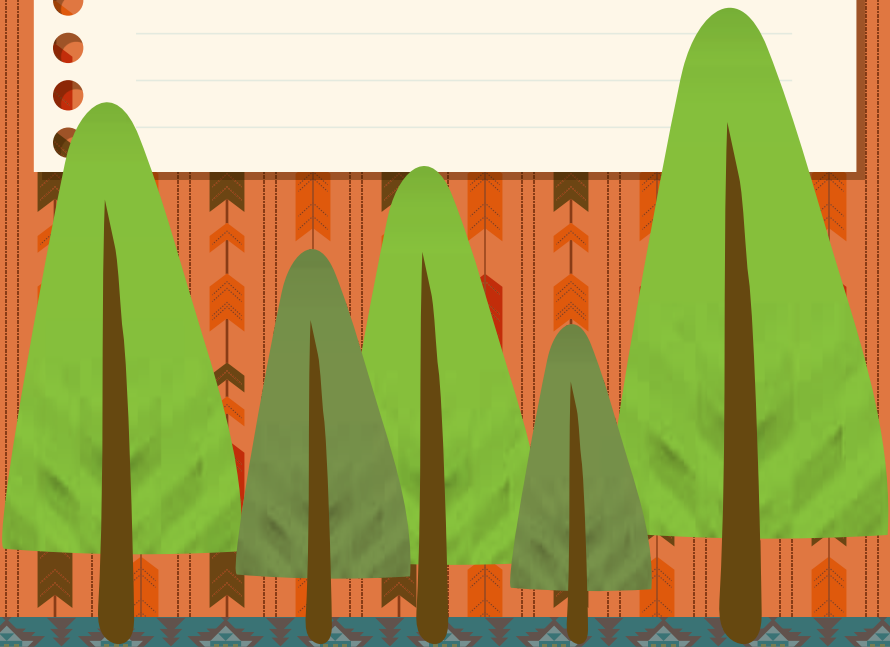
TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY





g o a l s

A white rectangular area with a hole-punch edge on the left side. At the top, the word 'goals' is written in lowercase letters, each inside a green banner that hangs from a blue arrow pointing to the right. Below the banners are several horizontal lines for writing.



SUNDAY	MONDAY



TUESDAY

WEDNESDAY

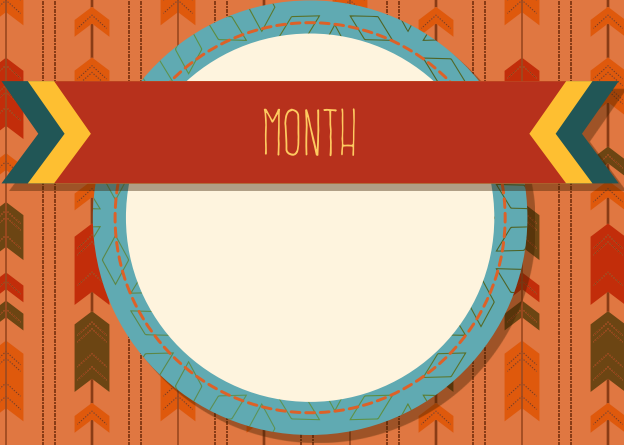
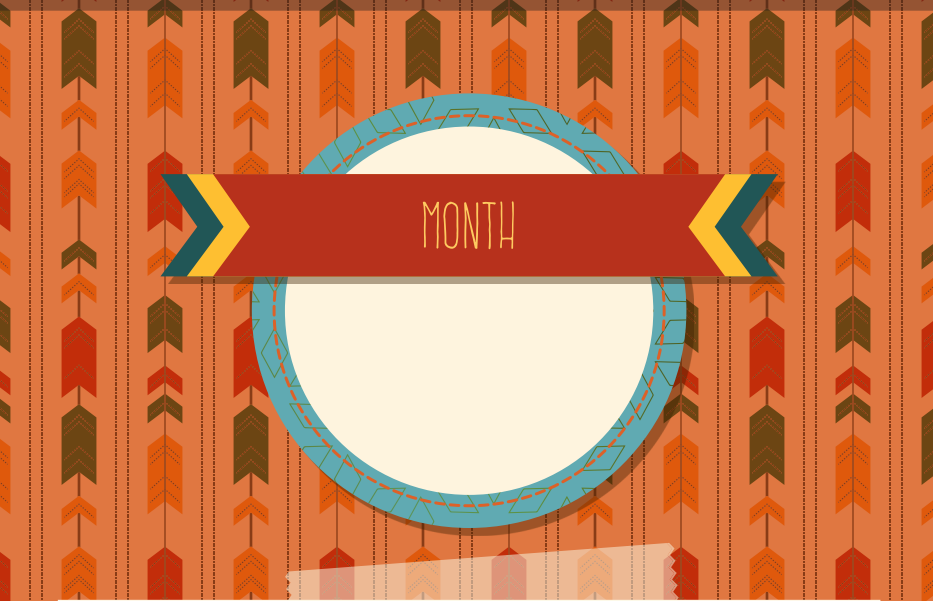
THURSDAY

FRIDAY

SATURDAY

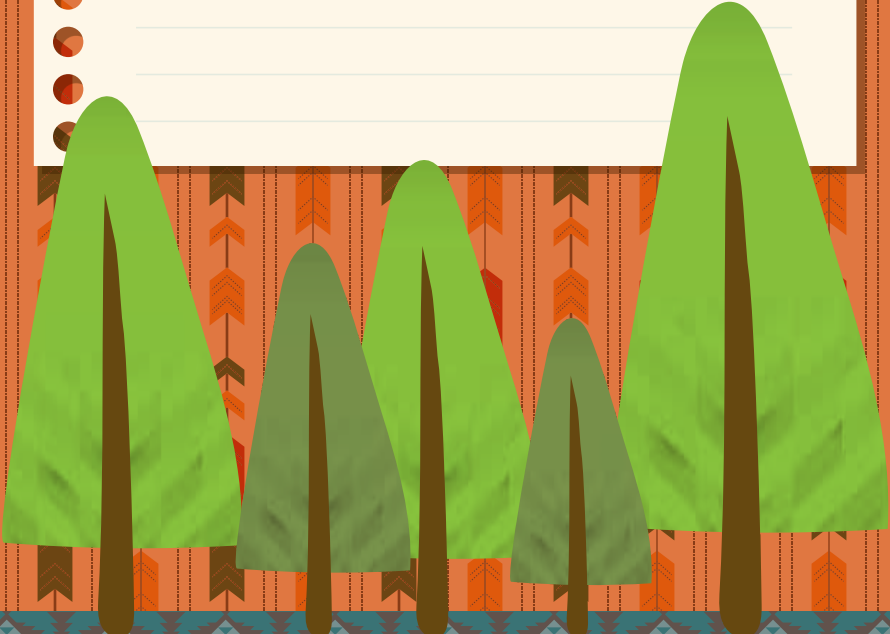
TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY





g o a l s

A white rectangular area with a hole-punch edge on the left side. At the top, the word 'goals' is written in lowercase letters, each inside a green banner that hangs from a blue arrow pointing to the right. Below the banners are several horizontal lines for writing.



SUNDAY	MONDAY





TUESDAY

WEDNESDAY

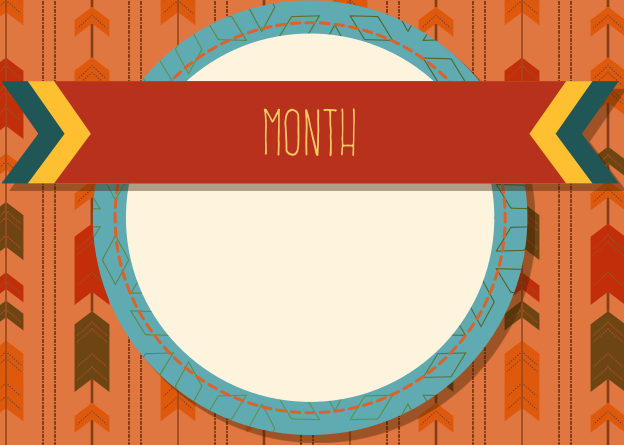
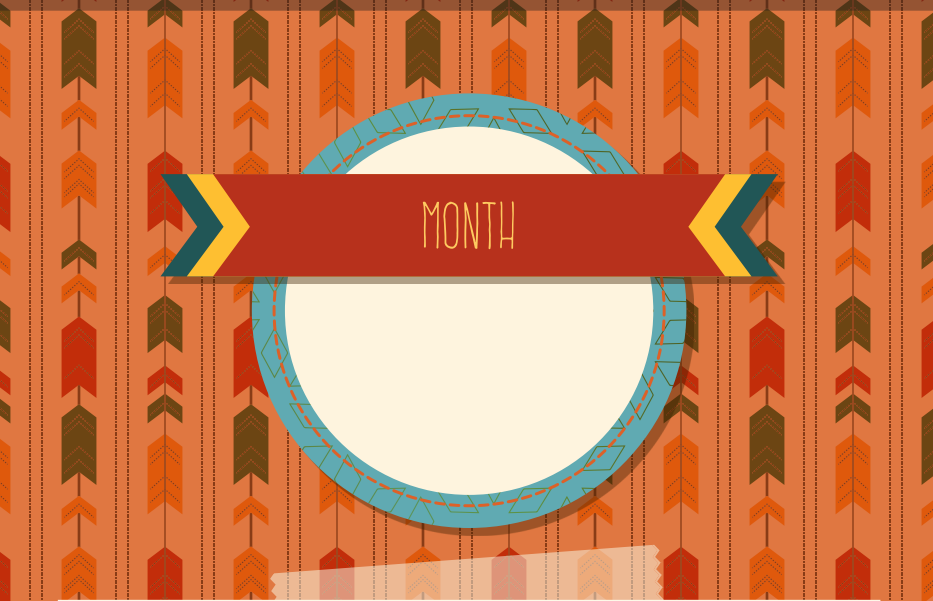
THURSDAY

FRIDAY

SATURDAY

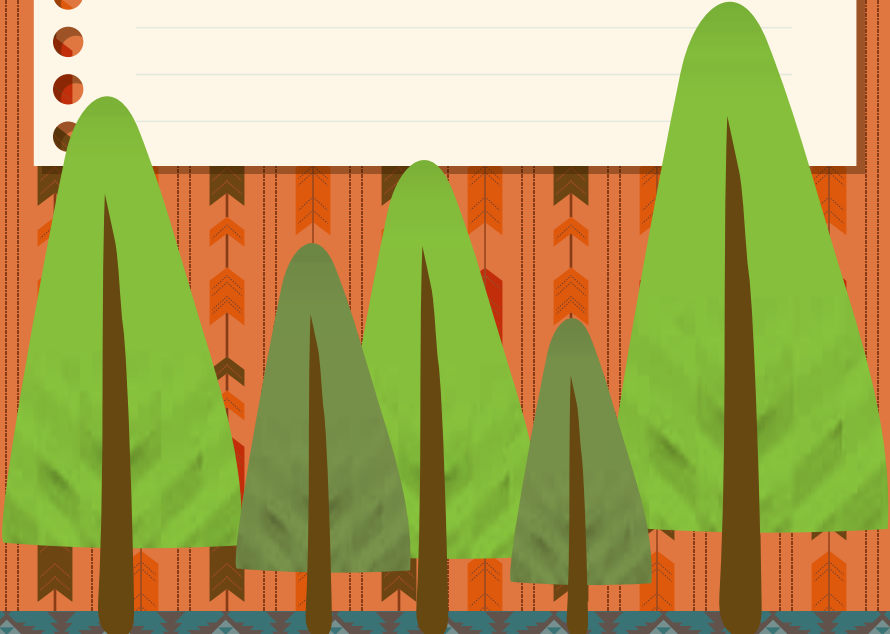
TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY





g o a l s

Lined writing area for goals.



SUNDAY	MONDAY



TUESDAY

WEDNESDAY

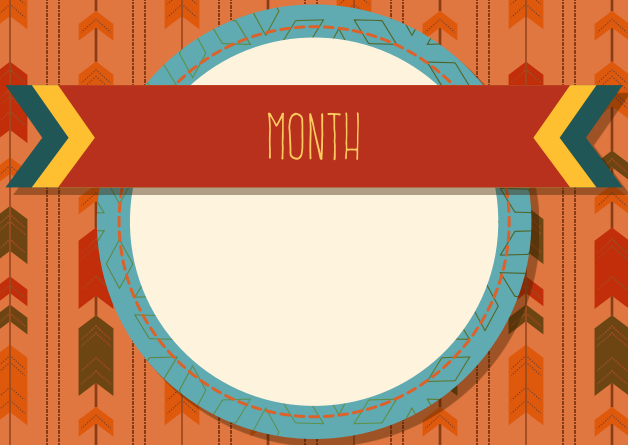
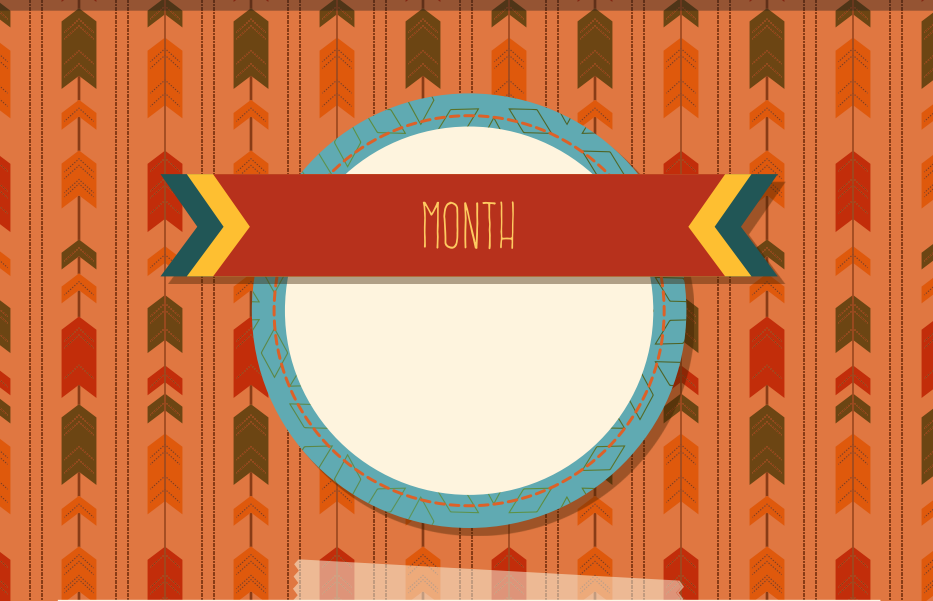
THURSDAY

FRIDAY

SATURDAY

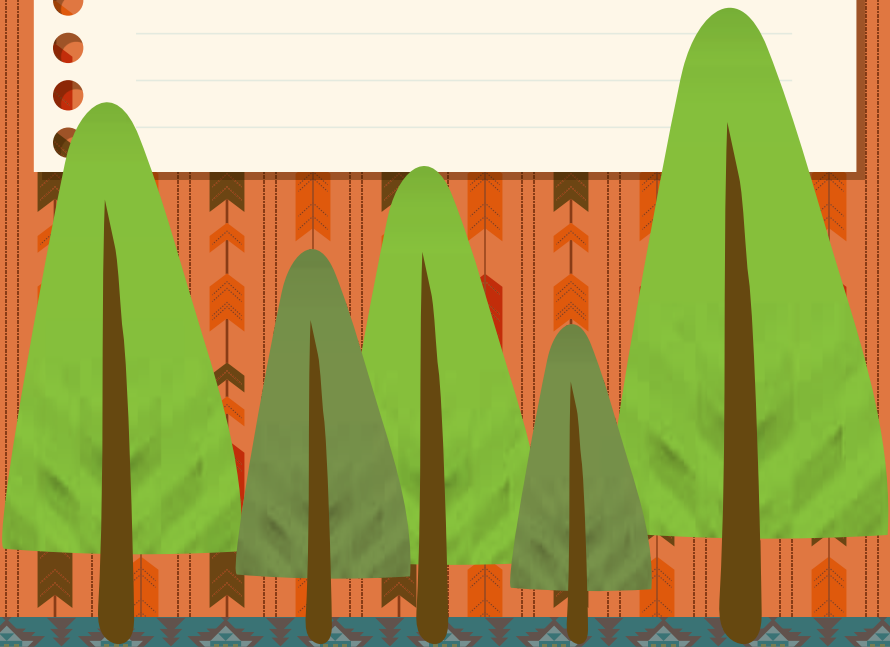
TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY





g o a l s

Lined writing area for goals.



SUNDAY	MONDAY







TUESDAY

WEDNESDAY

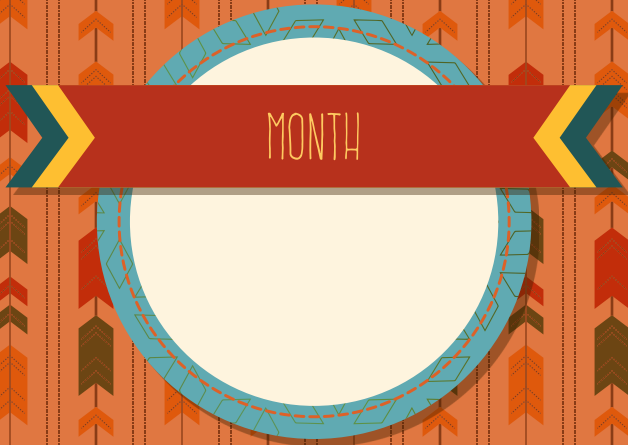
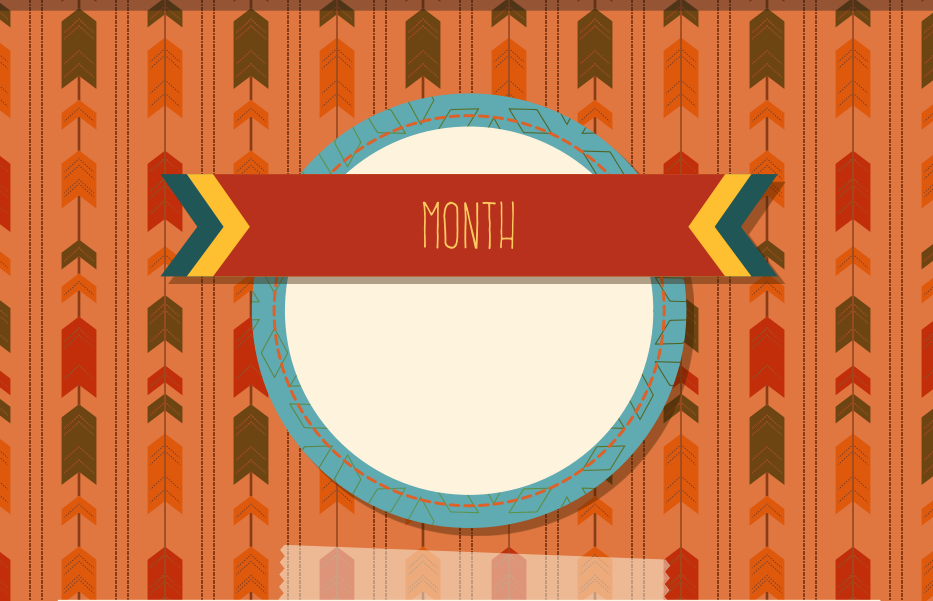
THURSDAY


FRIDAY

SATURDAY

TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY







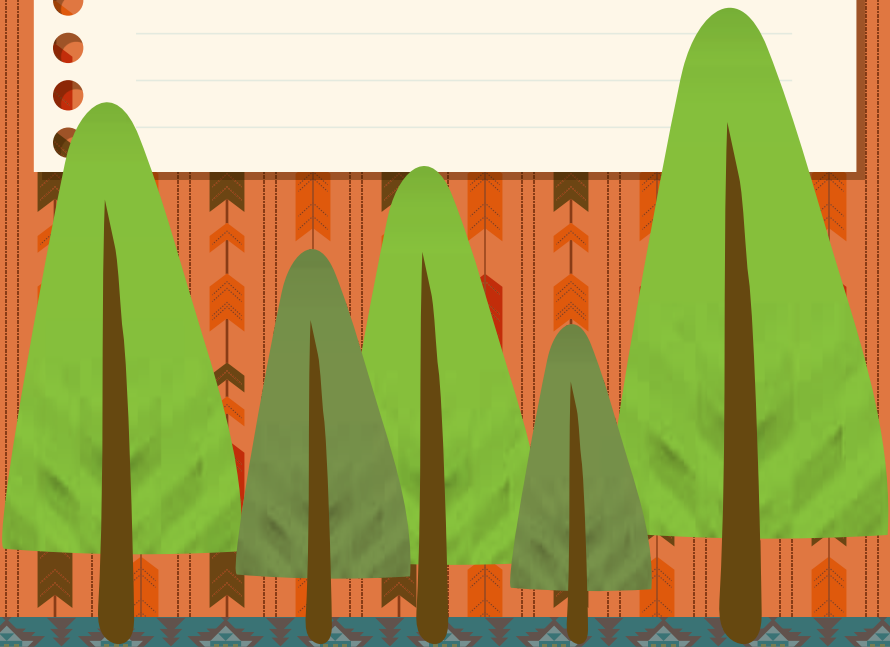
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SUNDAY	MONDAY



TUESDAY

WEDNESDAY

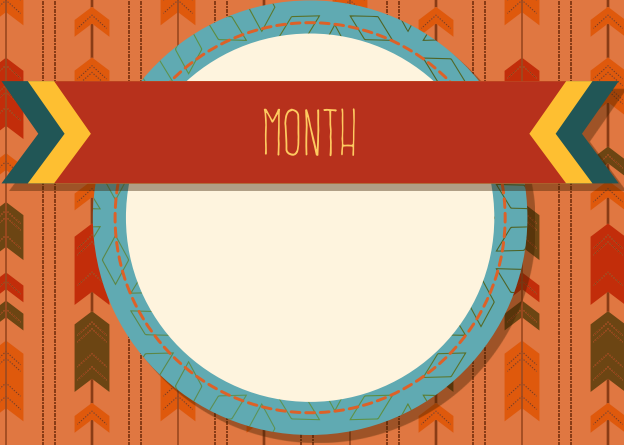
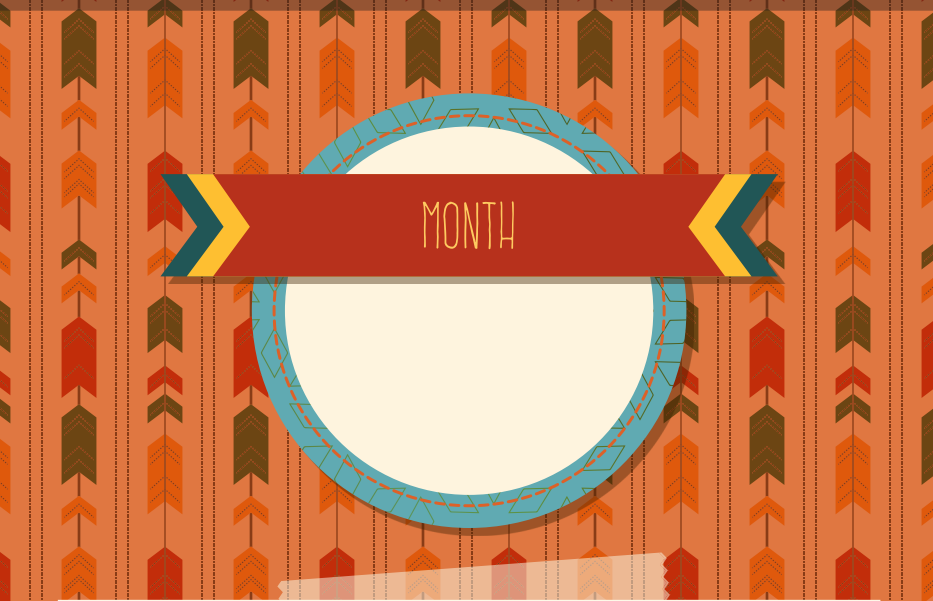
THURSDAY

FRIDAY

SATURDAY

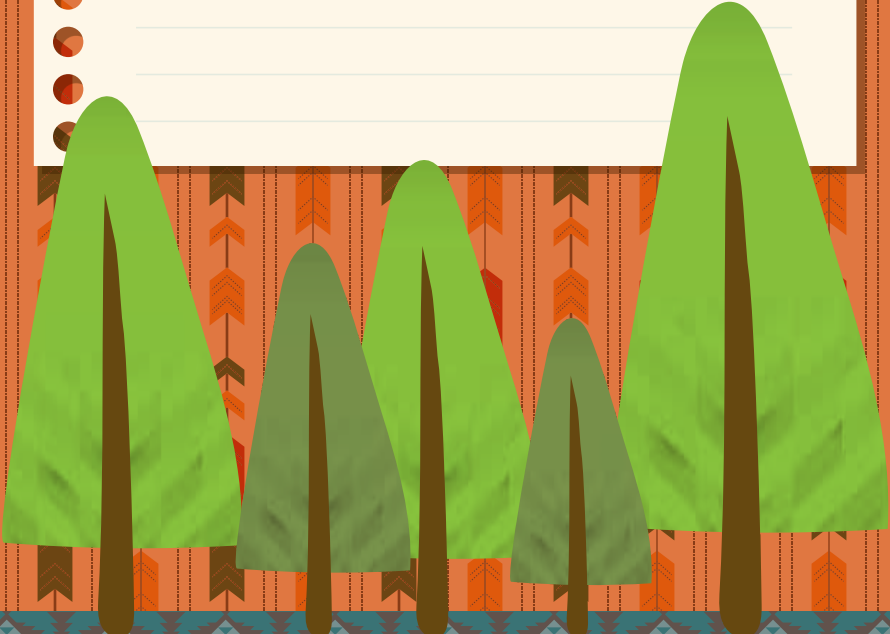
TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY





g o a l s

Lined writing area with a hole-punch on the left side.



SUNDAY	MONDAY





TUESDAY

WEDNESDAY

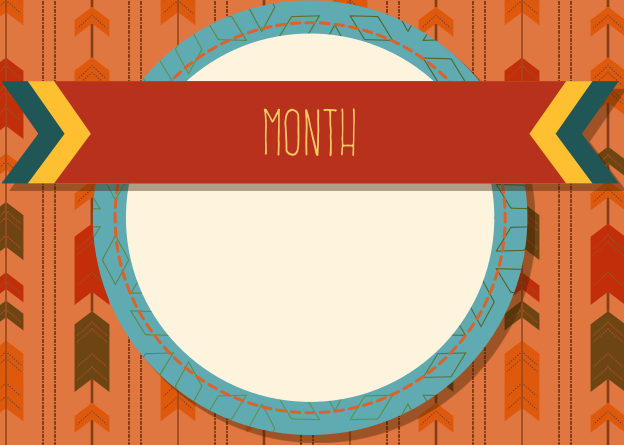
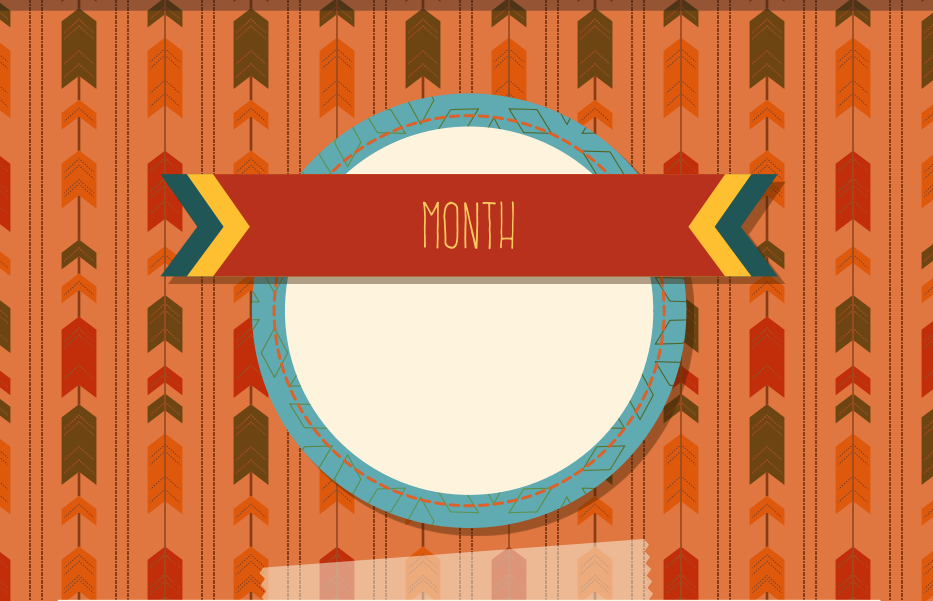
THURSDAY

FRIDAY

SATURDAY

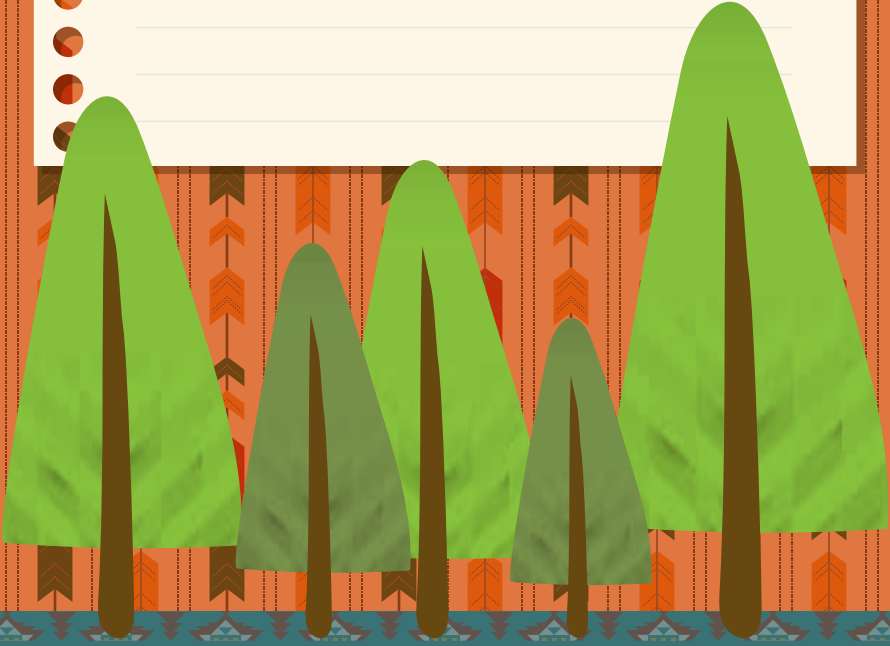
TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY





g o a l s

Lined writing area with a hole-punch on the left side.



SUNDAY	MONDAY





TUESDAY

WEDNESDAY

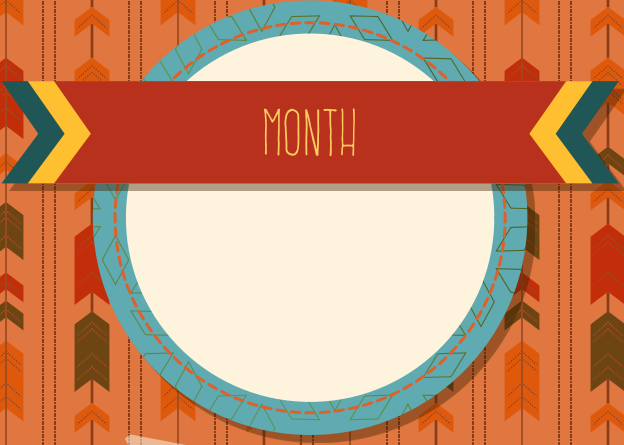
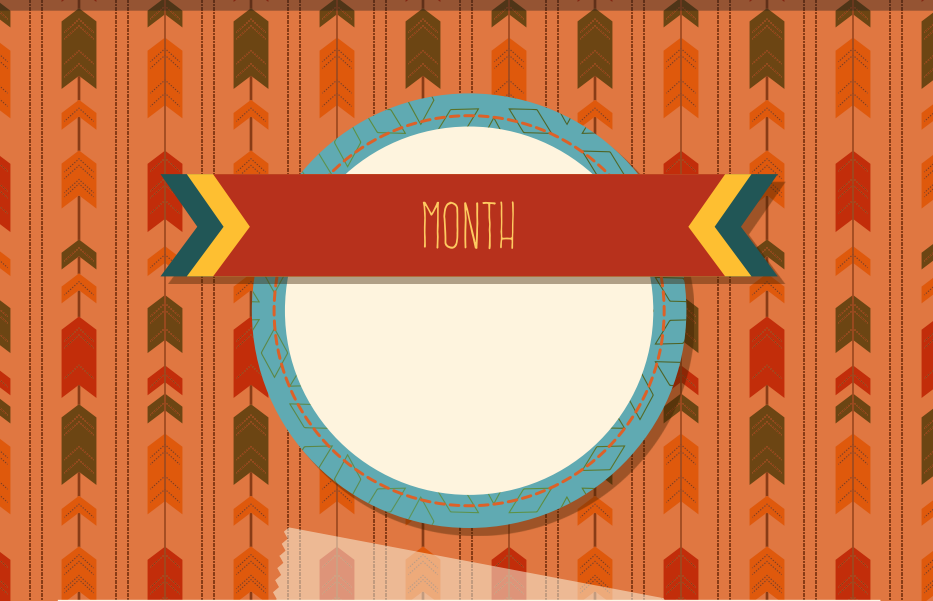
THURSDAY

FRIDAY

SATURDAY

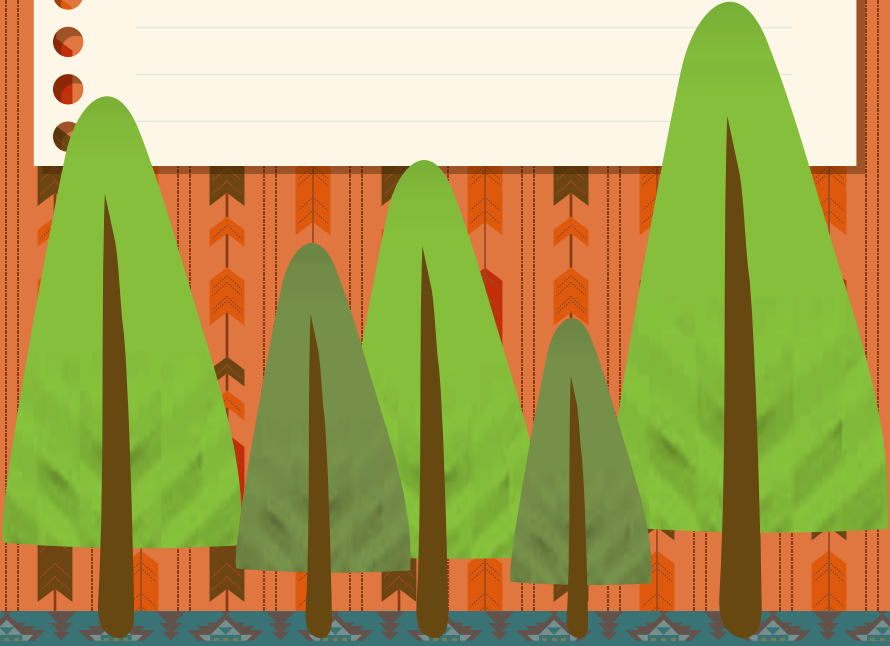
TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY





g o a l s

A white rectangular area with a hole-punch edge on the left side. At the top, the word 'goals' is written in lowercase letters, each inside a green banner that hangs from a blue arrow pointing to the right. Below the banners are several horizontal lines for writing.



SUNDAY	MONDAY





TUESDAY

WEDNESDAY

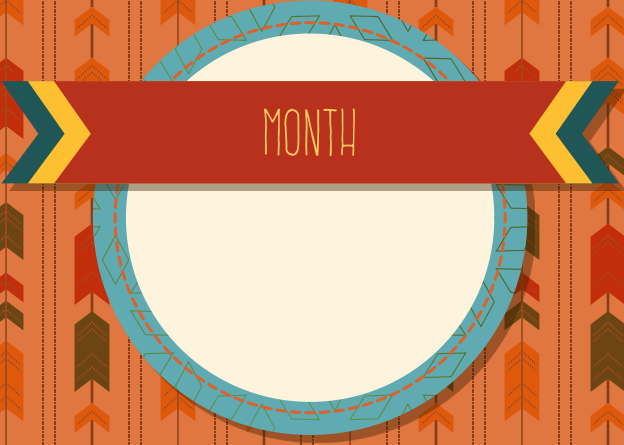
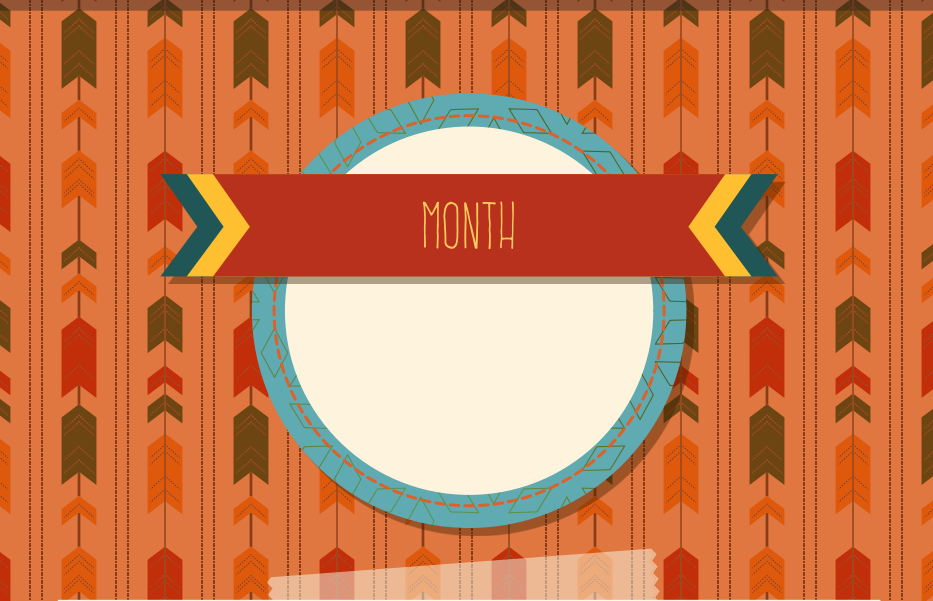
THURSDAY

FRIDAY

SATURDAY

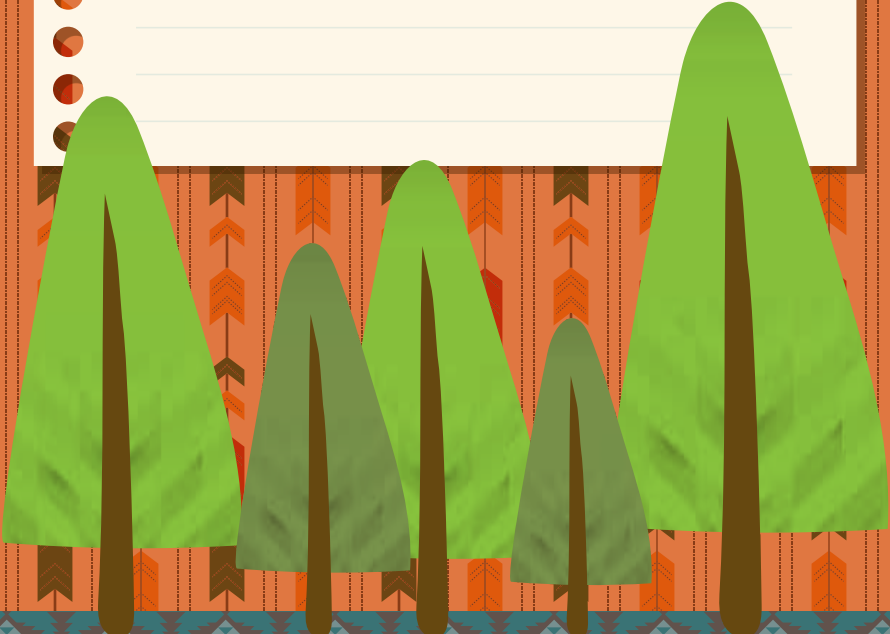
TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY





g o a l s

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SUNDAY	MONDAY



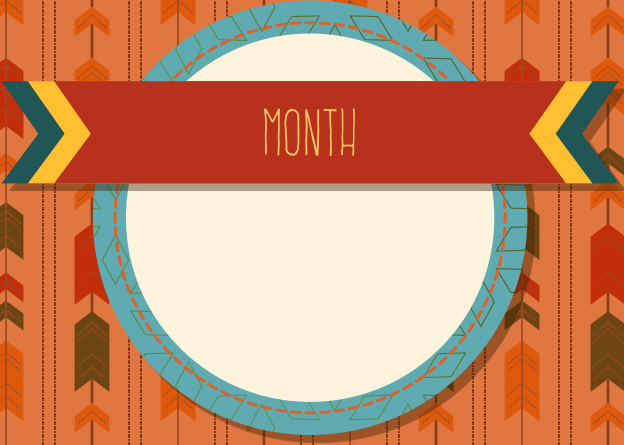
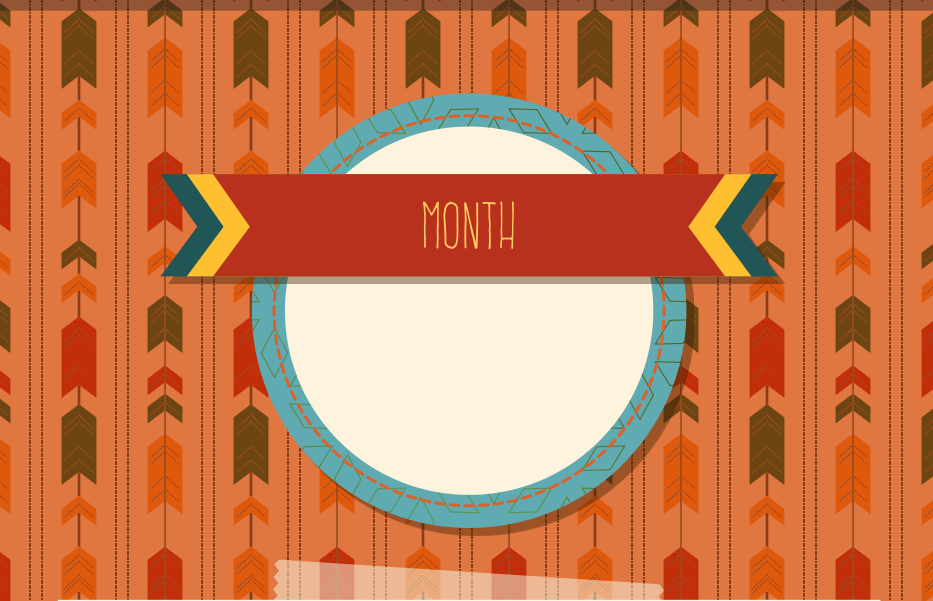
TUESDAY

WEDNESDAY

THURSDAY

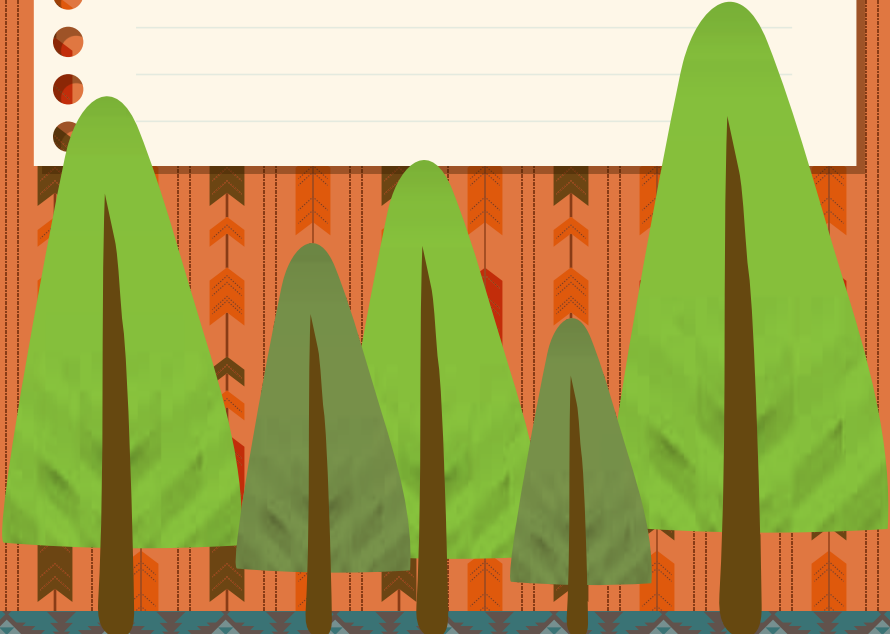
FRIDAY

SATURDAY



g o a l s

Lined writing area for goals.



SUNDAY	MONDAY



TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

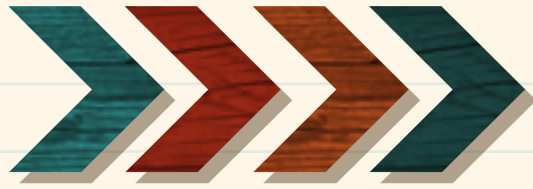
SATURDAY

TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY



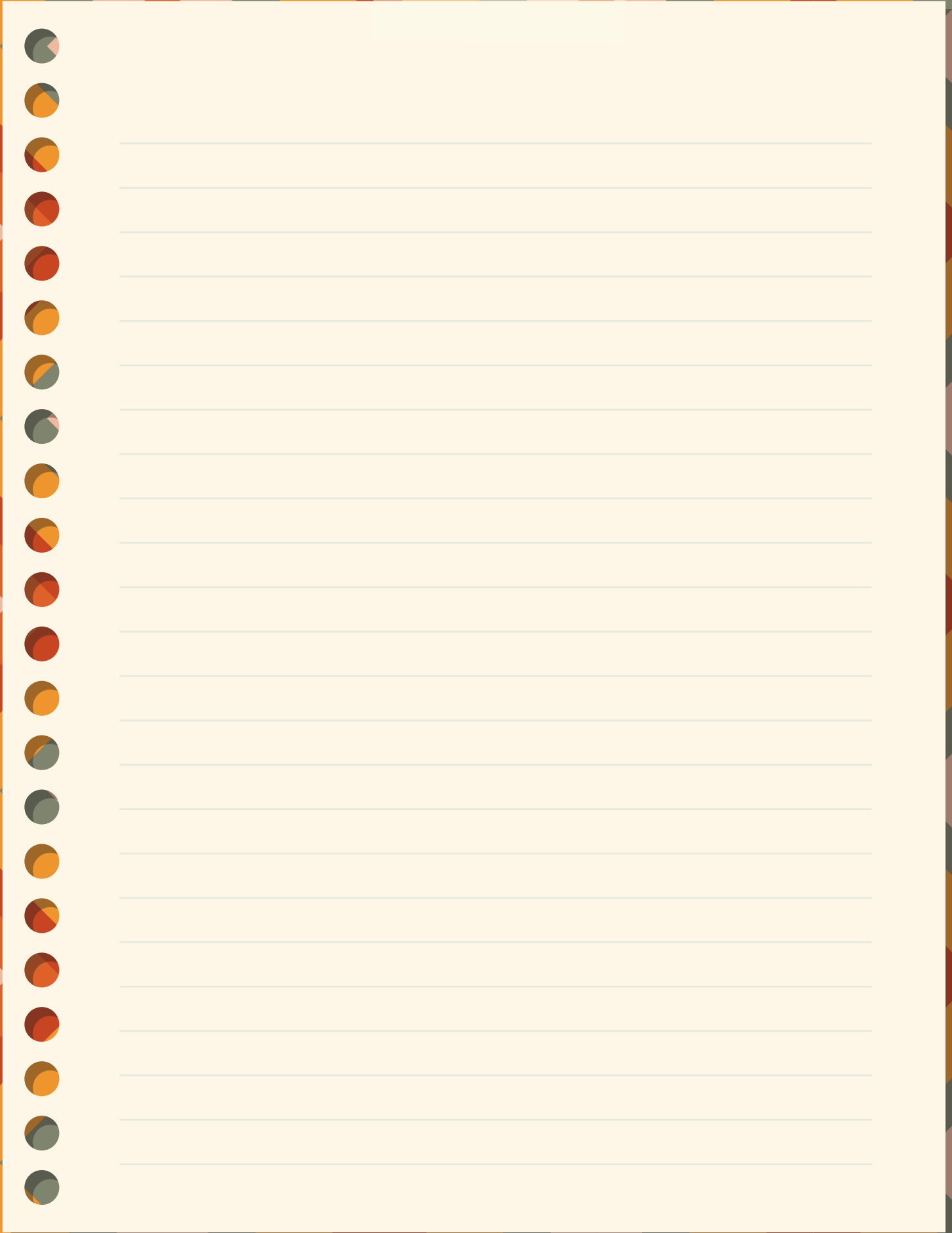
SECTION 7

Notes



“Homes are where story begins.”

*-Unknown*





Lined writing area with 20 horizontal lines.





Lined writing area with horizontal lines.



A series of horizontal light blue lines for writing, starting from the top of the page and extending to the bottom, with a blank space at the top.



This journal was created by the South Dakota Native Homeownership Coalition with funding support from Freddie Mac. It is our hope that our member organizations will provide it as a resource to support Native American families in achieving their homeownership dreams. We'd like to thank Ana Catches who serves as the Co-Chair of the Coalition's Homebuyer Readiness Committee and Vickie Oldman of Seven Sisters Community Development Group for developing the content of this journal and Heidi Cuny of Cuny Communications who created the visual design.

The South Dakota Native Homeownership Coalition is a collaborative group of key agencies dedicated to increasing homeownership opportunities for Native Americans in the State of South Dakota. Our growing group of members – including representatives of South Dakota's tribes, federal and state agencies, tribally designated housing entities (TDHEs), nonprofit organizations, housing developers, lenders, and community development financial institutions – collectively develop and implement innovative strategies that promote Native American homeownership. More information can be found on our website at [www.sdnativehomeownershipcoalition.org](http://www.sdnativehomeownershipcoalition.org).

